

# Policy eDelivery: EZ-app Submission Tips and Scope

## Reference Sheet

Use this document for tips on policy eDelivery EZ-app submission.

## Policy eDelivery: EZ-app Submission Tips

To ensure the best possible experience during the eDelivery process, please note the following:

- The person listed as the first agency contact\* in EZ-app will receive the initial email and has the ability to review and release to the soliciting producer or void the policy for eDelivery.
- The person listed as the second agency contact\* in EZ-app will be carbon copied on the initial email, but does not have the ability to review and release the policy to the soliciting producer or void the policy for eDelivery.

### Note:

- EZ-app does not allow the same email address to be entered in the 1<sup>st</sup> and 2<sup>nd</sup> agency contact fields
  - If the same address is entered the following error message will display:
    - *The email address provided for the first agency contact and the second agency contact are the same. Please modify so that they differ or remove the second agency contact.*
- The soliciting producer\* entered in EZ-app will receive the email after the first agency contact in EZ-app releases the policy to them. The soliciting producer has the ability to review and release the policy to the client, or void the policy for eDelivery.

### Note:

- EZ-app does not allow the same email address to be entered in for soliciting producer and in the 2<sup>nd</sup> agency contact field
  - If the same address is entered the following error message will display:
    - *The email address provided for the soliciting producer and the second agency contact are the same. Please modify so that they differ or remove the second agency contact.*

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- The client's email address is not a mandatory field in EZ-app for clients\* who are over age 60; however, it will be required for policy eDelivery.

\*The email address in EZ-app will be used to send the eDelivery emails.

## Policy eDelivery: EZ-app Submission Tips Juvenile Applications

- Juvenile policies are eligible for eDelivery at policy issue when the juvenile's mother or father is the policy owner. In addition, on the Life Case Setup screen, the EZ-App question "Is the individual signing on behalf of the Proposed Insured the same as the Proposed Owner" needs to be answered 'Yes'.
  - The relationship of mother or father elected on the life owner screen needs to match the relationship elected on the life case set-up screen as shown below.

Is the individual signing on behalf of the Proposed Insured the same as the Proposed Owner?

Yes  No

Relationship to Insured

Father

Next >

- For most contract states (exceptions listed below), once a proposed insured reaches 16 years-old (attained age), they will eSign the application themselves as Proposed Insured. In this scenario issued policies will not be eligible for eDelivery unless the Proposed Insured (juvenile) is also the owner.
  - For contract states of California, New York, and Washington, the signing age for a Proposed Insured is 18 years old, 14 ½ years old, and 15 years old respectively.

### Application submissions via EZ-app for certain life and disability income insurance owned by the insured will qualify for policy eDelivery at issue, subject to product eligibility:

Term Life	Vantage Term: Vantage Term Annual Renewable Term, Vantage Term 10, Vantage Term 15, Vantage Term 20, Vantage Term 25, Vantage Term 30, Vantage Term 15 ECP, Vantage Term 20 ECP, Vantage Term 25 ECP, Vantage Term 30 ECP
Whole Life	Whole Life Legacy 10 Pay, Whole Life Legacy 12 Pay, Whole Life Legacy 15 Pay, Whole Life Legacy 20 Pay, Whole Life Legacy 65, Whole Life Legacy 100, Whole Life Legacy High Early Cash Value

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Term Life	Vantage Term: Vantage Term Annual Renewable Term, Vantage Term 10, Vantage Term 15, Vantage Term 20, Vantage Term 25, Vantage Term 30, Vantage Term 15 ECP, Vantage Term 20 ECP, Vantage Term 25 ECP, Vantage Term 30 ECP
Disability Income Insurance	Radius Choice, Radius Choice RetireGuard Standalone, Radius Choice Executive Select (except FL), Radius Choice Income Protection (MMIPO)

### The following products are out of scope for eDelivery:

Whole Life	CareChoice One Survivorship Whole Life Legacy 100,
Universal Life	UL Guard/SUL Guard
Variable Universal Life	Variable Universal Life III
Disability Income Insurance	Radius (CA, CT & PR), Radius RetireGuard Standalone (CA, CT & PR) Radius Transition Select, Radius Executive Select (CA, CT & PR) BOE, Buy Sell